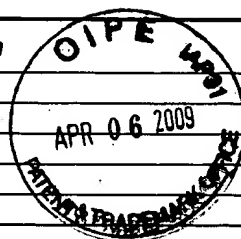


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				Application Number	09/975,241
				Filing Date	October 12, 2001
				First Named Inventor	John Polk
				Art Unit	3691
				Examiner Name	Hani M. Kazimi
Sheet	1	of	1	Attorney Docket Number	06556.0003-04000



U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS					
Examiner Initials	Cite No. ¹	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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NONPATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation ⁶
		KROENER III, William F., Stored Value Cards and Other Electronic Payment Systems, FIL-59-96, August 6, 1996, letter to Chief Executive Officer, (1 p.).	
		Federal Deposit Insurance Corporation - General Counsel's Opinion No. 8; Stored Value Cards and Other Electronic Payment Systems, 61 Federal Register 150, August 2, 1996, pp. 40490-40494, (6 pp.).	
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		CASON, Katherine L., Electronic Benefits Transfer: New Strategies for Improving Public Assistance Programs, Southern Rural Development Center Information Brief, No. 6, December 1998, (6 pp.); http://srdc.msstate.edu/publications/brief6.pdf .	
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Examiner Signature		Date Considered	
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